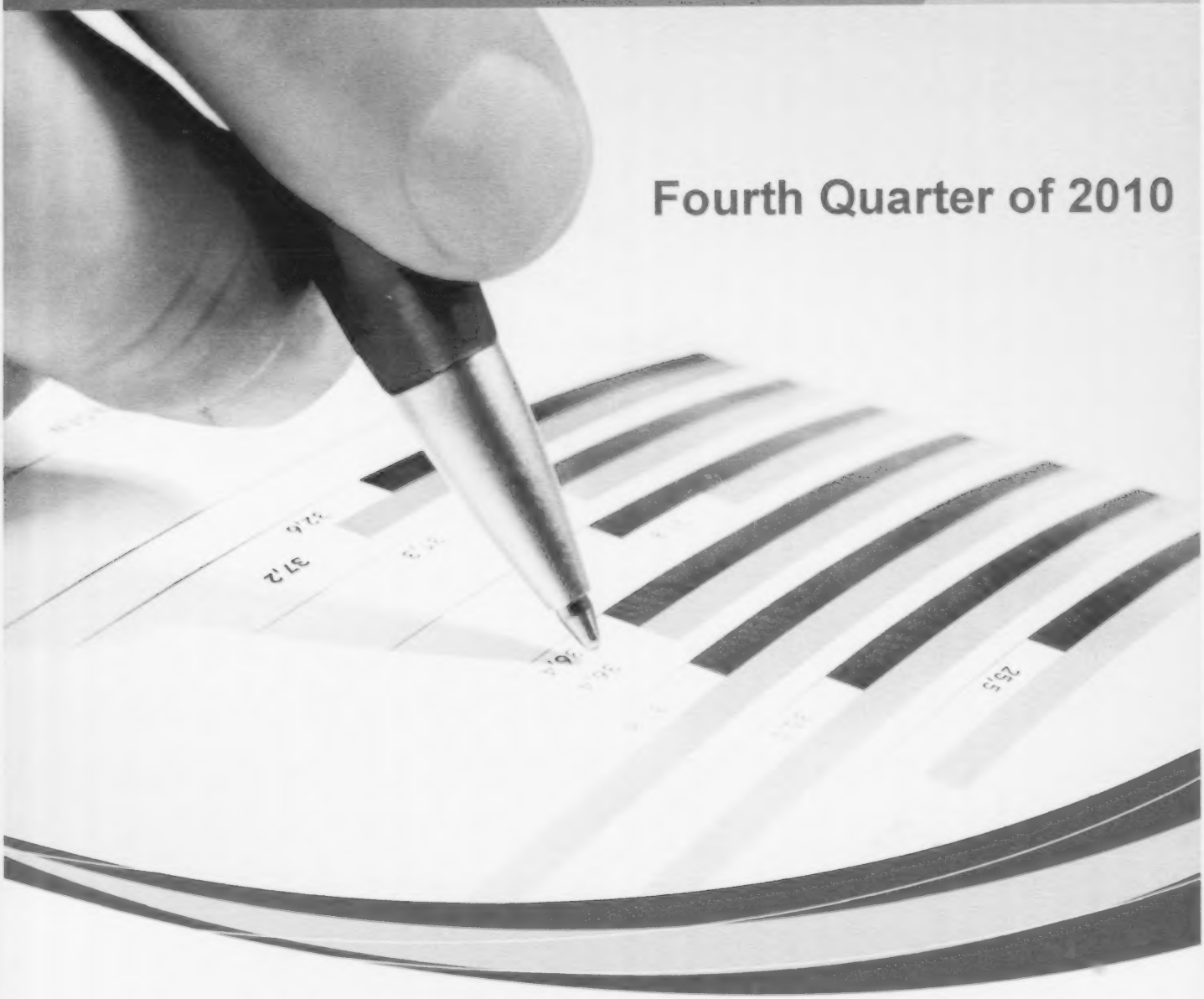
Bureau du surintendant des faillites Canada

Un organisme d'Industrie Canada

Office of the Superintendent of Bankruptcy Canada

An Agency of Industry Canada

Insolvency Statistics in Canada



Fourth Quarter of 2010

Canada

BSF • OSB

Protéger l'intégrité du système d'insolvabilité

Protecting the integrity of the insolvency System

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Glossary

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

NAICS: North American Industry Classification System.

Census Metropolitan AREA (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of the CMAs, go to: http://www12.statcan.gc.ca/census-recensement/2006/ref/dict/geo009-eng.cfm

Economic Region (ER): Standard geographic units created for analysis of regional economic activity. For Statistics Canada's geographical definitions of ERs, go to: http://www12.statcan.gc.ca/census-recensement/2006/ref/dict/geo022-eng.cfm

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q4 2010	Q3 2010	Q4 2009	Q3 2010 to Q4 2010	Q4 2009 to Q4 2010	12-31-2010	12-31-2009	% Change
Newfoundland and Labrador	**618**	**540**	**582**	**14.4**	**6.2**	**2,544**	**2,701**	**-5.8**
Bankruptcies	587	502	552	16.9	6.3	2,399	2,575	-6.8
Proposals	31	38	30	-18.4	3.3	145	126	15.1
Prince Edward Island	**157**	**154**	**174**	**1.9**	**-9.8**	**598**	**577**	**3.6**
Bankruptcies	142	130	155	9.2	-8.4	528	540	-2.2
Proposals	15	24	19	-37.5	-21.1	70	37	89.2
Nova Scotia	**1,306**	**1,301**	**1,344**	**0.4**	**-2.8**	**5,297**	**5,480**	**-3.3**
Bankruptcies	1,044	1,048	1,110	-0.4	-5.9	4,318	4,725	-8.6
Proposals	262	253	234	3.6	12.0	979	755	29.7
New Brunswick	**873**	**993**	**898**	**-12.1**	**-2.8**	**3,796**	**3,974**	**-4.5**
Bankruptcies	730	832	731	-12.3	-0.1	3,179	3,388	-6.2
Proposals	143	161	167	-11.2	-14.4	617	586	5.3
Quebec	**9,867**	**9,479**	**10,228**	**4.1**	**-3.5**	**39,870**	**44,114**	**-9.6**
Bankruptcies	7,400	7,040	7,679	5.1	-3.6	29,620	35,883	-17.5
Proposals	2,467	2,439	2,549	1.1	-3.2	10,250	8,231	24.5
Ontario	**14,528**	**13,986**	**16,439**	**3.9**	**-11.6**	**58,479**	**69,494**	**-15.9**
Bankruptcies	8,166	8,191	10,548	-0.3	-22.6	34,533	48,729	-29.1
Proposals	6,362	5,795	5,891	9.8	8.0	23,946	20,765	15.3
Manitoba	**678**	**657**	**734**	**3.2**	**-7.6**	**2,751**	**3,170**	**-13.2**
Bankruptcies	512	479	559	6.9	-8.4	2,062	2,508	-17.8
Proposals	166	178	175	-6.7	-5.1	689	662	4.1
Saskatchewan	**561**	**603**	**601**	**-7.0**	**-6.7**	**2,470**	**2,652**	**-6.9**
Bankruptcies	355	400	398	-11.3	-10.8	1,627	1,955	-16.8
Proposals	206	203	203	1.5	1.5	843	697	20.9
Alberta	**2,690**	**2,741**	**2,750**	**-1.9**	**-2.2**	**11,334**	**12,562**	**-9.8**
Bankruptcies	1,973	2,064	2,107	-4.4	-6.4	8,528	10,391	-17.9
Proposals	717	677	643	5.9	11.5	2,806	2,171	29.2
British Columbia	**3,288**	**3,013**	**3,083**	**9.1**	**6.6**	**13,006**	**13,614**	**-4.5**
Bankruptcies	2,489	2,259	2,379	10.2	4.6	9,903	11,019	-10.1
Proposals	799	754	704	6.0	13.5	3,103	2,595	19.6
Northwest Territories	**8**	**8**	**5**	**0.0**	**60.0**	**44**	**47**	**-6.4**
Bankruptcies	7	3	4	133.3	75.0	31	39	-20.5
Proposals	1	5	1	-80.0	0.0	13	8	62.5
Yukon	**16**	**7**	**15**	**128.6**	**6.7**	**41**	**46**	**-10.9**
Bankruptcies	14	7	11	100.0	27.3	34	41	-17.1
Proposals	2	0	4	--	-50.0	7	5	40.0
Nunavut	**3**	**0**	**3**	**--**	**0.0**	**4**	**10**	**-60.0**
Bankruptcies	3	0	2	--	50.0	4	8	-50.0
Proposals	0	0	1	--	-100.0	0	2	-100.0
Canada	**34,593**	**33,482**	**36,856**	**3.3**	**-6.1**	**140,234**	**158,441**	**-11.5**
Bankruptcies	**23,422**	**22,955**	**26,235**	**2.0**	**-10.7**	**96,766**	**121,801**	**-20.6**
Proposals	**11,171**	**10,527**	**10,621**	**6.1**	**5.2**	**43,468**	**36,640**	**18.6**

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q4 2010	Q3 2010	Q4 2009	Q3 2010 to Q4 2010	Q4 2009 to Q4 2010	12-31-2010	12-31-2009	% Change
Newfoundland and Labrador	**610**	**537**	**572**	**13.6**	**6.6**	**2,521**	**2,667**	**-5.5**
Bankruptcies	581	499	542	16.4	7.2	2,378	2,542	-6.5
Proposals	29	38	30	-23.7	-3.3	143	125	14.4
Prince Edward Island	**148**	**149**	**169**	**-0.7**	**-12.4**	**576**	**546**	**5.5**
Bankruptcies	137	127	151	7.9	-9.3	512	513	-0.2
Proposals	11	22	18	-50.0	-38.9	64	33	93.9
Nova Scotia	**1,262**	**1,259**	**1,302**	**0.2**	**-3.1**	**5,130**	**5,314**	**-3.5**
Bankruptcies	1,004	1,016	1,076	-1.2	-6.7	4,180	4,579	-8.7
Proposals	258	243	226	6.2	14.2	950	735	29.3
New Brunswick	**855**	**977**	**868**	**-12.5**	**-1.5**	**3,713**	**3,842**	**-3.4**
Bankruptcies	714	818	704	-12.7	1.4	3,109	3,287	-5.4
Proposals	141	159	164	-11.3	-14.0	604	555	8.8
Quebec	**9,351**	**9,030**	**9,619**	**3.6**	**-2.8**	**37,771**	**41,588**	**-9.2**
Bankruptcies	6,994	6,719	7,244	4.1	-3.5	28,100	33,989	-17.3
Proposals	2,357	2,311	2,375	2.0	-0.8	9,671	7,599	27.3
Ontario	**14,106**	**13,569**	**15,874**	**4.0**	**-11.1**	**56,619**	**66,935**	**-15.4**
Bankruptcies	7,828	7,858	10,066	-0.4	-22.2	33,000	46,521	-29.1
Proposals	6,278	5,711	5,808	9.9	8.1	23,619	20,414	15.7
Manitoba	**660**	**642**	**711**	**2.8**	**-7.2**	**2,673**	**3,082**	**-13.3**
Bankruptcies	495	469	545	5.5	-9.2	1,994	2,443	-18.4
Proposals	165	173	166	-4.6	-0.6	679	639	6.3
Saskatchewan	**528**	**574**	**558**	**-8.0**	**-5.4**	**2,326**	**2,433**	**-4.4**
Bankruptcies	331	380	374	-12.9	-11.5	1,528	1,794	-14.8
Proposals	197	194	184	1.5	7.1	798	639	24.9
Alberta	**2,585**	**2,631**	**2,636**	**-1.7**	**-1.9**	**10,870**	**12,076**	**-10.0**
Bankruptcies	1,886	1,973	2,010	-4.4	-6.2	8,150	9,986	-18.4
Proposals	699	658	626	6.2	11.7	2,720	2,090	30.1
British Columbia	**3,232**	**2,950**	**3,001**	**9.6**	**7.7**	**12,723**	**13,129**	**-3.1**
Bankruptcies	2,442	2,209	2,313	10.5	5.6	9,674	10,639	-9.1
Proposals	790	741	688	6.6	14.8	3,049	2,490	22.4
Northwest Territories	**8**	**7**	**5**	**14.3**	**60.0**	**43**	**47**	**-8.5**
Bankruptcies	7	3	4	133.3	75.0	31	39	-20.5
Proposals	1	4	1	-75.0	0.0	12	8	50.0
Yukon	**15**	**7**	**13**	**114.3**	**15.4**	**39**	**44**	**-11.4**
Bankruptcies	14	7	11	100.0	27.3	34	41	-17.1
Proposals	1	0	2	--	-50.0	5	3	66.7
Nunavut	**3**	**0**	**3**	**--**	**0.0**	**4**	**9**	**-55.6**
Bankruptcies	3	0	2	--	50.0	4	8	-50.0
Proposals	0	0	1	--	-100.0	0	1	-100.0
Canada	**33,363**	**32,332**	**35,331**	**3.2**	**-5.6**	**135,008**	**151,712**	**-11.0**
Bankruptcies	**22,436**	**22,078**	**25,042**	**1.6**	**-10.4**	**92,694**	**116,381**	**-20.4**
Proposals	**10,927**	**10,254**	**10,289**	**6.6**	**6.2**	**42,314**	**35,331**	**19.8**

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q4 2010	Q3 2010	Q4 2009	Q3 2010 to Q4 2010	Q4 2009 to Q4 2010	12-31-2010	12-31-2009	% Change
Newfoundland and Labrador	**8**	**3**	**10**	**166.7**	**-20.0**	**23**	**34**	**-32.4**
Bankruptcies	6	3	10	100.0	-40.0	21	33	-36.4
Proposals	2	0	0	--	--	2	1	100.0
Prince Edward Island	**9**	**5**	**5**	**80.0**	**80.0**	**22**	**31**	**-29.0**
Bankruptcies	5	3	4	66.7	25.0	16	27	-40.7
Proposals	4	2	1	100.0	300.0	6	4	50.0
Nova Scotia	**44**	**42**	**42**	**4.8**	**4.8**	**167**	**166**	**0.6**
Bankruptcies	40	32	34	25.0	17.6	138	146	-5.5
Proposals	4	10	8	-60.0	-50.0	29	20	45.0
New Brunswick	**18**	**16**	**30**	**12.5**	**-40.0**	**83**	**132**	**-37.1**
Bankruptcies	16	14	27	14.3	-40.7	70	101	-30.7
Proposals	2	2	3	0.0	-33.3	13	31	-58.1
Quebec	**516**	**449**	**609**	**14.9**	**-15.3**	**2,099**	**2,526**	**-16.9**
Bankruptcies	406	321	435	26.5	-6.7	1,520	1,894	-19.7
Proposals	110	128	174	-14.1	-36.8	579	632	-8.4
Ontario	**422**	**417**	**565**	**1.2**	**-25.3**	**1,860**	**2,559**	**-27.3**
Bankruptcies	338	333	482	1.5	-29.9	1,533	2,208	-30.6
Proposals	84	84	83	0.0	1.2	327	351	-6.8
Manitoba	**18**	**15**	**23**	**20.0**	**-21.7**	**78**	**88**	**-11.4**
Bankruptcies	17	10	14	70.0	21.4	68	65	4.6
Proposals	1	5	9	-80.0	-88.9	10	23	-56.5
Saskatchewan	**33**	**29**	**43**	**13.8**	**-23.3**	**144**	**219**	**-34.2**
Bankruptcies	24	20	24	20.0	0.0	99	161	-38.5
Proposals	9	9	19	0.0	-52.6	45	58	-22.4
Alberta	**105**	**110**	**114**	**-4.5**	**-7.9**	**464**	**486**	**-4.5**
Bankruptcies	87	91	97	-4.4	-10.3	378	405	-6.7
Proposals	18	19	17	-5.3	5.9	86	81	6.2
British Columbia	**56**	**63**	**82**	**-11.1**	**-31.7**	**283**	**485**	**-41.6**
Bankruptcies	47	50	66	-6.0	-28.8	229	380	-39.7
Proposals	9	13	16	-30.8	-43.8	54	105	-48.6
Northwest Territories	**0**	**1**	**0**	**-100.0**	**--**	**1**	**0**	**--**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	1	0	-100.0	--	1	0	--
Yukon	**1**	**0**	**2**	**--**	**-50.0**	**2**	**2**	**0.0**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	1	0	2	--	-50.0	2	2	0.0
Nunavut	**0**	**0**	**0**	**--**	**--**	**0**	**1**	**-100.0**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	1	-100.0
Canada	**1,230**	**1,150**	**1,525**	**7.0**	**-19.3**	**5,226**	**6,729**	**-22.3**
Bankruptcies	**986**	**877**	**1,193**	**12.4**	**-17.4**	**4,072**	**5,420**	**-24.9**
Proposals	**244**	**273**	**332**	**-10.6**	**-26.5**	**1,154**	**1,309**	**-11.8**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q4 2010	Q3 2010	Q4 2009	Q3 2010 to Q4 2010	Q4 2009 to Q4 2010	12-31-2010	12-31-2009	% Change
Agriculture, Forestry, Fishing and Hunting	**34**	**24**	**49**	**41.7**	**-30.6**	**144**	**250**	**-42.4**
Bankruptcies	23	17	36	35.3	-36.1	103	198	-48.0
Proposals	11	7	13	57.1	-15.4	41	52	-21.2
Mining and Oil and Gas Extraction	**11**	**14**	**20**	**-21.4**	**-45.0**	**59**	**69**	**-14.5**
Bankruptcies	6	6	18	0.0	-66.7	34	51	-33.3
Proposals	5	8	2	-37.5	150.0	25	18	38.9
Utilities	**0**	**3**	**4**	**-100.0**	**-100.0**	**10**	**21**	**-52.4**
Bankruptcies	0	3	4	-100.0	-100.0	10	17	-41.2
Proposals	0	0	0	--	--	0	4	-100.0
Construction	**203**	**178**	**229**	**14.0**	**-11.4**	**863**	**999**	**-13.6**
Bankruptcies	166	146	176	13.7	-5.7	696	833	-16.4
Proposals	37	32	53	15.6	-30.2	167	166	0.6
Manufacturing	**125**	**129**	**164**	**-3.1**	**-23.8**	**564**	**759**	**-25.7**
Bankruptcies	89	88	133	1.1	-33.1	426	586	-27.3
Proposals	36	41	31	-12.2	16.1	138	173	-20.2
Wholesale Trade	**76**	**68**	**82**	**11.8**	**-7.3**	**301**	**370**	**-18.6**
Bankruptcies	63	54	62	16.7	1.6	241	299	-19.4
Proposals	13	14	20	-7.1	-35.0	60	71	-15.5
Retail Trade	**184**	**175**	**212**	**5.1**	**-13.2**	**752**	**946**	**-20.5**
Bankruptcies	149	131	180	13.7	-17.2	604	783	-22.9
Proposals	35	44	32	-20.5	9.4	148	163	-9.2
Transportation and Warehousing	**86**	**75**	**122**	**14.7**	**-29.5**	**403**	**597**	**-32.5**
Bankruptcies	69	66	97	4.5	-28.9	334	479	-30.3
Proposals	17	9	25	88.9	-32.0	69	118	-41.5
Information and Cultural Industries	**22**	**17**	**26**	**29.4**	**-15.4**	**82**	**116**	**-29.3**
Bankruptcies	15	9	22	66.7	-31.8	51	90	-43.3
Proposals	7	8	4	-12.5	75.0	31	26	19.2
Finance and Insurance	**33**	**22**	**34**	**50.0**	**-2.9**	**107**	**144**	**-25.7**
Bankruptcies	27	18	32	50.0	-15.6	86	120	-28.3
Proposals	6	4	2	50.0	200.0	21	24	-12.5
Real Estate and Rental and Leasing	**43**	**34**	**56**	**26.5**	**-23.2**	**183**	**213**	**-14.1**
Bankruptcies	39	29	33	34.5	18.2	136	143	-4.9
Proposals	4	5	23	-20.0	-82.6	47	70	-32.9

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2010	Q3 2010	Q4 2009	Q3 2010 to Q4 2010	Q4 2009 to Q4 2010	12-31-2010	12-31-2009	% Change
Professional, Scientific and Technical Services	**76**	**65**	**119**	**16.9**	**-36.1**	**327**	**423**	**-22.7**
Bankruptcies	61	52	89	17.3	-31.5	242	345	-29.9
Proposals	15	13	30	15.4	-50.0	85	78	9.0
Management of Companies and Enterprises	**14**	**11**	**16**	**27.3**	**-12.5**	**68**	**41**	**65.9**
Bankruptcies	13	8	13	62.5	0.0	48	32	50.0
Proposals	1	3	3	-66.7	-66.7	20	9	122.2
Administrative and Support, Waste Management and Remediation Services	**64**	**45**	**78**	**42.2**	**-17.9**	**218**	**296**	**-26.4**
Bankruptcies	59	32	60	84.4	-1.7	174	247	-29.6
Proposals	5	13	18	-61.5	-72.2	44	49	-10.2
Educational Services	**9**	**12**	**10**	**-25.0**	**-10.0**	**41**	**44**	**-6.8**
Bankruptcies	8	8	9	0.0	-11.1	32	39	-17.9
Proposals	1	4	1	-75.0	0.0	9	5	80.0
Health Care and Social Assistance	**9**	**15**	**16**	**-40.0**	**-43.8**	**62**	**79**	**-21.5**
Bankruptcies	4	12	13	-66.7	-69.2	43	66	-34.8
Proposals	5	3	3	66.7	66.7	19	13	46.2
Arts, Entertainment and Recreation	**23**	**22**	**23**	**4.5**	**0.0**	**110**	**137**	**-19.7**
Bankruptcies	21	20	13	5.0	61.5	91	115	-20.9
Proposals	2	2	10	0.0	-80.0	19	22	-13.6
Accommodation and Food Services	**139**	**169**	**183**	**-17.8**	**-24.0**	**639**	**815**	**-21.6**
Bankruptcies	107	116	139	-7.8	-23.0	473	635	-25.5
Proposals	32	53	44	-39.6	-27.3	166	180	-7.8
Other Services (except Public Administration)	**78**	**70**	**80**	**11.4**	**-2.5**	**285**	**403**	**-29.3**
Bankruptcies	67	60	62	11.7	8.1	243	337	-27.9
Proposals	11	10	18	10.0	-38.9	42	66	-36.4
Public Administration	**1**	**2**	**2**	**-50.0**	**-50.0**	**8**	**6**	**33.3**
Bankruptcies	0	2	2	-100.0	-100.0	5	4	25.0
Proposals	1	0	0	--	--	3	2	50.0
Total	**1,230**	**1,150**	**1,525**	**7.0**	**-19.3**	**5,226**	**6,729**	**-22.3**
Bankruptcies	**986**	**877**	**1,193**	**12.4**	**-17.4**	**4,072**	**5,420**	**-24.9**
Proposals	**244**	**273**	**332**	**-10.6**	**-26.5**	**1,154**	**1,309**	**-11.8**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2010	Q3 2010	Q4 2009	Q3 2010 to Q4 2010	Q4 2009 to Q4 2010	12-31-2010	12-31-2009	% Change
Newfoundland and Labrador	**610**	**537**	**572**	**13.6**	**6.6**	**2,521**	**2,667**	**-5.5**
Bankruptcies	**581**	**499**	**542**	**16.4**	**7.2**	**2,378**	**2,542**	**-6.5**
Proposals	**29**	**38**	**30**	**-23.7**	**-3.3**	**143**	**125**	**14.4**
Avalon Peninsula	244	229	228	6.6	7.0	1,071	1,109	-3.4
Bankruptcies	228	203	206	12.3	10.7	994	1,037	-4.1
Proposals	16	26	22	-38.5	-27.3	77	72	6.9
South Coast - Burin Peninsula	72	51	78	41.2	-7.7	253	275	-8.0
Bankruptcies	70	50	73	40.0	-4.1	245	267	-8.2
Proposals	2	1	5	100.0	-60.0	8	8	0.0
West Coast - Northern Peninsula - Labrador	115	102	111	12.7	3.6	494	548	-9.9
Bankruptcies	108	97	110	11.3	-1.8	460	528	-12.9
Proposals	7	5	1	40.0	600.0	34	20	70.0
Notre Dame - Central Bonavista Bay	179	155	155	15.5	15.5	703	734	-4.2
Bankruptcies	175	149	153	17.4	14.4	679	710	-4.4
Proposals	4	6	2	-33.3	100.0	24	24	0.0
Prince Edward Island	**148**	**149**	**169**	**-0.7**	**-12.4**	**576**	**546**	**5.5**
Bankruptcies	**137**	**127**	**151**	**7.9**	**-9.3**	**512**	**513**	**-0.2**
Proposals	**11**	**22**	**18**	**-50.0**	**-38.9**	**64**	**33**	**93.9**
Nova Scotia	**1,262**	**1,259**	**1,302**	**0.2**	**-3.1**	**5,130**	**5,314**	**-3.5**
Bankruptcies	**1,004**	**1,016**	**1,076**	**-1.2**	**-6.7**	**4,180**	**4,579**	**-8.7**
Proposals	**258**	**243**	**226**	**6.2**	**14.2**	**950**	**735**	**29.3**
Cape Breton	227	231	260	-1.7	-12.7	980	1,027	-4.6
Bankruptcies	165	173	197	-4.6	-16.2	764	824	-7.3
Proposals	62	58	63	6.9	-1.6	216	203	6.4
North Shore	213	226	224	-5.8	-4.9	907	881	3.0
Bankruptcies	163	174	184	-6.3	-11.4	711	749	-5.1
Proposals	50	52	40	-3.8	25.0	196	132	48.5
Annapolis Valley	173	208	178	-16.8	-2.8	720	729	-1.2
Bankruptcies	146	179	154	-18.4	-5.2	623	663	-6.0
Proposals	27	29	24	-6.9	12.5	97	66	47.0
Southern	162	154	155	5.2	4.5	636	675	-5.8
Bankruptcies	129	121	141	6.6	-8.5	514	597	-13.9
Proposals	33	33	14	0.0	135.7	122	78	56.4
Halifax	488	440	485	10.9	0.6	1,887	2,001	-5.7
Bankruptcies	401	369	400	8.7	0.2	1,568	1,746	-10.2
Proposals	87	71	85	22.5	2.4	319	255	25.1

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2010	Q3 2010	Q4 2009	Q3 2010 to Q4 2010	Q4 2009 to Q4 2010	12-31-2010	12-31-2009	% Change
New Brunswick	**855**	**977**	**868**	**-12.5**	**-1.5**	**3,713**	**3,842**	**-3.4**
Bankruptcies	**714**	**818**	**704**	**-12.7**	**1.4**	**3,109**	**3,287**	**-5.4**
Proposals	**141**	**159**	**164**	**-11.3**	**-14.0**	**604**	**555**	**8.8**
Campbellton - Miramichi	155	190	177	-18.4	-12.4	720	757	-4.9
Bankruptcies	143	159	153	-10.1	-6.5	621	699	-11.2
Proposals	12	31	24	-61.3	-50.0	99	58	70.7
Moncton - Richibucto	263	282	267	-6.7	-1.5	1,072	1,219	-12.1
Bankruptcies	214	230	198	-7.0	8.1	874	1,024	-14.6
Proposals	49	52	69	-5.8	-29.0	198	195	1.5
Saint John - St.Stephen	197	226	157	-12.8	25.5	858	757	13.3
Bankruptcies	165	189	127	-12.7	29.9	723	619	16.8
Proposals	32	37	30	-13.5	6.7	135	138	-2.2
Fredericton - Oromocto	137	169	162	-18.9	-15.4	624	700	-10.9
Bankruptcies	103	145	129	-29.0	-20.2	511	578	-11.6
Proposals	34	24	33	41.7	3.0	113	122	-7.4
Edmundston - Woodstock	102	110	105	-7.3	-2.9	440	409	7.6
Bankruptcies	89	95	97	-6.3	-8.2	380	367	3.5
Proposals	13	15	8	-13.3	62.5	60	42	42.9
Quebec	**9,351**	**9,030**	**9,619**	**3.6**	**-2.8**	**37,771**	**41,588**	**-9.2**
Bankruptcies	**6,994**	**6,719**	**7,244**	**4.1**	**-3.5**	**28,100**	**33,989**	**-17.3**
Proposals	**2,357**	**2,311**	**2,375**	**2.0**	**-0.8**	**9,671**	**7,599**	**27.3**
Gaspésie - Îles-de-la-Madeleine	82	105	110	-21.9	-25.5	345	422	-18.2
Bankruptcies	52	72	75	-27.8	-30.7	231	313	-26.2
Proposals	30	33	35	-9.1	-14.3	114	109	4.6
Bas-Saint-Laurent	182	154	157	18.2	15.9	690	703	-1.8
Bankruptcies	141	120	108	17.5	30.6	544	564	-3.5
Proposals	41	34	49	20.6	-16.3	146	139	5.0
Capitale-Nationale	641	551	628	16.3	2.1	2,420	2,725	-11.2
Bankruptcies	522	443	502	17.8	4.0	1,927	2,372	-18.8
Proposals	119	108	126	10.2	-5.6	493	353	39.7
Chaudière - Appalaches	330	310	350	6.5	-5.7	1,298	1,452	-10.6
Bankruptcies	261	232	277	12.5	-5.8	980	1,239	-20.9
Proposals	69	78	73	-11.5	-5.5	318	213	49.3
Estrie	357	323	320	10.5	11.6	1,363	1,477	-7.7
Bankruptcies	301	265	267	13.6	12.7	1,117	1,331	-16.1
Proposals	56	58	53	-3.4	5.7	246	146	68.5
Centre-du-Québec	259	231	294	12.1	-11.9	1,059	1,240	-14.6
Bankruptcies	204	180	232	13.3	-12.1	836	1,045	-20.0
Proposals	55	51	62	7.8	-11.3	223	195	14.4

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2010	Q3 2010	Q4 2009	Q3 2010 to Q4 2010	Q4 2009 to Q4 2010	12-31-2010	12-31-2009	% Change
Montérégie	1,643	1,676	1,743	-2.0	-5.7	6,784	7,395	-8.3
Bankruptcies	1,213	1,231	1,288	-1.5	-5.8	4,992	6,019	-17.1
Proposals	430	445	455	-3.4	-5.5	1,792	1,376	30.2
Montréal	2,472	2,368	2,415	4.4	2.4	9,958	10,615	-6.2
Bankruptcies	1,898	1,797	1,805	5.6	5.2	7,540	8,613	-12.5
Proposals	574	571	610	0.5	-5.9	2,418	2,002	20.8
Laval	520	487	505	6.8	3.0	2,075	2,224	-6.7
Bankruptcies	358	355	347	0.8	3.2	1,462	1,697	-13.8
Proposals	162	132	158	22.7	2.5	613	527	16.3
Lanaudière	674	702	695	-4.0	-3.0	2,847	3,038	-6.3
Bankruptcies	446	478	482	-6.7	-7.5	1,942	2,322	-16.4
Proposals	228	224	213	1.8	7.0	905	716	26.4
Laurentides	838	879	892	-4.7	-6.1	3,584	3,795	-5.6
Bankruptcies	554	624	654	-11.2	-15.3	2,450	2,990	-18.1
Proposals	284	255	238	11.4	19.3	1,134	805	40.9
Outaouais	544	544	577	0.0	-5.7	2,197	2,570	-14.5
Bankruptcies	386	376	434	2.7	-11.1	1,552	2,073	-25.1
Proposals	158	168	143	-6.0	10.5	645	497	29.8
Abitibi - Témiscamingue	149	125	189	19.2	-21.2	596	796	-25.1
Bankruptcies	124	105	151	18.1	-17.9	484	698	-30.7
Proposals	25	20	38	25.0	-34.2	112	98	14.3
Mauricie	316	276	338	14.5	-6.5	1,166	1,355	-13.9
Bankruptcies	261	203	275	28.6	-5.1	924	1,143	-19.2
Proposals	55	73	63	-24.7	-12.7	242	212	14.2
Saguenay - Lac-Saint-Jean	272	241	309	12.9	-12.0	1,091	1,352	-19.3
Bankruptcies	218	192	269	13.5	-19.0	887	1,190	-25.5
Proposals	54	49	40	10.2	35.0	204	162	25.9
Côte-Nord	60	55	83	9.1	-27.7	254	373	-31.9
Bankruptcies	45	44	65	2.3	-30.8	198	328	-39.6
Proposals	15	11	18	36.4	-16.7	56	45	24.4
Nord-du-Québec	11	4	12	175.0	-8.3	47	57	-17.5
Bankruptcies	10	3	11	233.3	-9.1	35	52	-32.7
Proposals	1	1	1	0.0	0.0	12	5	140.0
Ontario	**14,106**	**13,569**	**15,874**	**4.0**	**-11.1**	**56,619**	**66,935**	**-15.4**
Bankruptcies	**7,828**	**7,858**	**10,066**	**-0.4**	**-22.2**	**33,000**	**46,521**	**-29.1**
Proposals	**6,278**	**5,711**	**5,808**	**9.9**	**8.1**	**23,619**	**20,414**	**15.7**
Ottawa	1,151	1,017	1,188	13.2	-3.1	4,306	5,293	-18.6
Bankruptcies	750	664	865	13.0	-13.3	2,870	4,023	-28.7
Proposals	401	353	323	13.6	24.1	1,436	1,270	13.1

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2010	Q3 2010	Q4 2009	Q3 2010 to Q4 2010	Q4 2009 to Q4 2010	12-31-2010	12-31-2009	% Change
Kingston - Pembroke	440	479	575	-8.1	-23.5	1,965	2,422	-18.9
Bankruptcies	272	310	429	-12.3	-36.6	1,329	1,902	-30.1
Proposals	168	169	146	-0.6	15.1	636	520	22.3
Muskoka - Kawarthas	347	373	423	-7.0	-18.0	1,459	1,690	-13.7
Bankruptcies	226	219	262	3.2	-13.7	929	1,225	-24.2
Proposals	121	154	161	-21.4	-24.8	530	465	14.0
Toronto	6,108	5,783	6,814	5.6	-10.4	24,670	27,877	-11.5
Bankruptcies	2,832	2,785	3,599	1.7	-21.3	11,951	16,718	-28.5
Proposals	3,276	2,998	3,215	9.3	1.9	12,719	11,159	14.0
Kitchener - Waterloo - Barrie	1,417	1,384	1,636	2.4	-13.4	5,644	7,022	-19.6
Bankruptcies	812	849	1,118	-4.4	-27.4	3,395	5,022	-32.4
Proposals	605	535	518	13.1	16.8	2,249	2,000	12.5
Hamilton - Niagara Peninsula	1,727	1,651	1,909	4.6	-9.5	6,728	7,775	-13.5
Bankruptcies	925	963	1,270	-3.9	-27.2	3,998	5,532	-27.7
Proposals	802	688	639	16.6	25.5	2,730	2,243	21.7
London	956	968	989	-1.2	-3.3	3,765	4,388	-14.2
Bankruptcies	632	670	737	-5.7	-14.2	2,629	3,518	-25.3
Proposals	324	298	252	8.7	28.6	1,136	870	30.6
Windsor - Sarnia	890	851	1,036	4.6	-14.1	3,548	4,762	-25.5
Bankruptcies	597	593	762	0.7	-21.7	2,478	3,834	-35.4
Proposals	293	258	274	13.6	6.9	1,070	928	15.3
Stratford - Bruce Peninsula	229	203	258	12.8	-11.2	874	1,128	-22.5
Bankruptcies	170	155	195	9.7	-12.8	663	912	-27.3
Proposals	59	48	63	22.9	-6.3	211	216	-2.3
Northeast	659	678	802	-2.8	-17.8	2,859	3,507	-18.5
Bankruptcies	489	503	629	-2.8	-22.3	2,148	2,934	-26.8
Proposals	170	175	173	-2.9	-1.7	711	573	24.1
Northwest	181	185	243	-2.2	-25.5	799	1,070	-25.3
Bankruptcies	122	148	200	-17.6	-39.0	608	901	-32.5
Proposals	59	37	43	59.5	37.2	191	169	13.0
Manitoba	**660**	**642**	**711**	**2.8**	**-7.2**	**2,673**	**3,082**	**-13.3**
Bankruptcies	**495**	**469**	**545**	**5.5**	**-9.2**	**1,994**	**2,443**	**-18.4**
Proposals	**165**	**173**	**166**	**-4.6**	**-0.6**	**679**	**639**	**6.3**
Southeast	50	51	39	-2.0	28.2	192	191	0.5
Bankruptcies	39	38	34	2.6	14.7	147	162	-9.3
Proposals	11	13	5	-15.4	120.0	45	29	55.2
South Central	25	30	25	-16.7	0.0	113	98	15.3
Bankruptcies	20	25	22	-20.0	-9.1	93	83	12.0
Proposals	5	5	3	0.0	66.7	20	15	33.3

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2010	Q3 2010	Q4 2009	Q3 2010 to Q4 2010	Q4 2009 to Q4 2010	12-31-2010	12-31-2009	% Change
Southwest	84	74	69	13.5	21.7	322	351	-8.3
Bankruptcies	50	48	46	4.2	8.7	208	263	-20.9
Proposals	34	26	23	30.8	47.8	114	88	29.5
North Central	18	16	15	12.5	20.0	80	98	-18.4
Bankruptcies	10	9	9	11.1	11.1	51	75	-32.0
Proposals	8	7	6	14.3	33.3	29	23	26.1
Winnipeg	410	400	495	2.5	-17.2	1,663	2,018	-17.6
Bankruptcies	322	296	386	8.8	-16.6	1,266	1,602	-21.0
Proposals	88	104	109	-15.4	-19.3	397	416	-4.6
Interlake	35	29	28	20.7	25.0	130	143	-9.1
Bankruptcies	28	27	19	3.7	47.4	106	113	-6.2
Proposals	7	2	9	250.0	-22.2	24	30	-20.0
Parklands	12	16	17	-25.0	-29.4	73	77	-5.2
Bankruptcies	7	11	13	-36.4	-46.2	54	61	-11.5
Proposals	5	5	4	0.0	25.0	19	16	18.8
North	25	25	23	0.0	8.7	101	106	-4.7
Bankruptcies	19	15	17	26.7	11.8	69	84	-17.9
Proposals	6	10	6	-40.0	0.0	32	22	45.5
Saskatchewan	**528**	**574**	**558**	**-8.0**	**-5.4**	**2,326**	**2,433**	**-4.4**
Bankruptcies	**331**	**380**	**374**	**-12.9**	**-11.5**	**1,528**	**1,794**	**-14.8**
Proposals	**197**	**194**	**184**	**1.5**	**7.1**	**798**	**639**	**24.9**
Regina - Moose Mountain	158	166	136	-4.8	16.2	657	653	0.6
Bankruptcies	91	101	74	-9.9	23.0	395	457	-13.6
Proposals	67	65	62	3.1	8.1	262	196	33.7
Swift Current - Moose Jaw	63	54	62	16.7	1.6	244	255	-4.3
Bankruptcies	39	39	46	0.0	-15.2	159	203	-21.7
Proposals	24	15	16	60.0	50.0	85	52	63.5
Saskatoon - Biggar	159	189	183	-15.9	-13.1	742	729	1.8
Bankruptcies	103	129	123	-20.2	-16.3	501	530	-5.5
Proposals	56	60	60	-6.7	-6.7	241	199	21.1
Yorkton - Melville	44	43	50	2.3	-12.0	183	199	-8.0
Bankruptcies	30	22	41	36.4	-26.8	120	156	-23.1
Proposals	14	21	9	-33.3	55.6	63	43	46.5
Prince Albert	95	114	111	-16.7	-14.4	456	520	-12.3
Bankruptcies	60	81	77	-25.9	-22.1	316	390	-19.0
Proposals	35	33	34	6.1	2.9	140	130	7.7
Northern	10	8	16	25.0	-37.5	43	76	-43.4
Bankruptcies	9	7	13	28.6	-30.8	36	58	-37.9
Proposals	1	1	3	0.0	-66.7	7	18	-61.1

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2010	Q3 2010	Q4 2009	Q3 2010 to Q4 2010	Q4 2009 to Q4 2010	12-31-2010	12-31-2009	% Change
Alberta	**2,585**	**2,631**	**2,636**	**-1.7**	**-1.9**	**10,870**	**12,076**	**-10.0**
Bankruptcies	**1,886**	**1,973**	**2,010**	**-4.4**	**-6.2**	**8,150**	**9,986**	**-18.4**
Proposals	**699**	**658**	**626**	**6.2**	**11.7**	**2,720**	**2,090**	**30.1**
Lethbridge - Medicine Hat	251	222	294	13.1	-14.6	1,041	1,174	-11.3
Bankruptcies	196	169	235	16.0	-16.6	815	1,003	-18.7
Proposals	55	53	59	3.8	-6.8	226	171	32.2
Camrose - Drumheller	88	121	119	-27.3	-26.1	443	451	-1.8
Bankruptcies	61	88	104	-30.7	-41.3	326	398	-18.1
Proposals	27	33	15	-18.2	80.0	117	53	120.8
Calgary	894	928	816	-3.7	9.6	3,761	4,108	-8.4
Bankruptcies	694	743	624	-6.6	11.2	2,952	3,448	-14.4
Proposals	200	185	192	8.1	4.2	809	660	22.6
Banff - Jasper - Rocky Mountain House	47	48	66	-2.1	-28.8	224	299	-25.1
Bankruptcies	38	40	48	-5.0	-20.8	175	250	-30.0
Proposals	9	8	18	12.5	-50.0	49	49	0.0
Red Deer	148	109	164	35.8	-9.8	552	786	-29.8
Bankruptcies	123	86	129	43.0	-4.7	450	692	-35.0
Proposals	25	23	35	8.7	-28.6	102	94	8.5
Edmonton	929	986	891	-5.8	4.3	3,832	4,061	-5.6
Bankruptcies	619	688	643	-10.0	-3.7	2,698	3,205	-15.8
Proposals	310	298	248	4.0	25.0	1,134	856	32.5
Athabasca - Grande Prairie - Peace River	175	167	241	4.8	-27.4	799	980	-18.5
Bankruptcies	122	128	203	-4.7	-39.9	587	814	-27.9
Proposals	53	39	38	35.9	39.5	212	166	27.7
Wood Buffalo - Cold Lake	54	50	44	8.0	22.7	217	216	0.5
Bankruptcies	33	30	24	10.0	37.5	146	176	-17.0
Proposals	21	20	20	5.0	5.0	71	40	77.5
British Columbia	**3,232**	**2,950**	**3,001**	**9.6**	**7.7**	**12,723**	**13,129**	**-3.1**
Bankruptcies	**2,442**	**2,209**	**2,313**	**10.5**	**5.6**	**9,674**	**10,639**	**-9.1**
Proposals	**790**	**741**	**688**	**6.6**	**14.8**	**3,049**	**2,490**	**22.4**
Vancouver Island and Coast	690	601	585	14.8	17.9	2,563	2,663	-3.8
Bankruptcies	542	471	454	15.1	19.4	2,042	2,180	-6.3
Proposals	148	130	131	13.8	13.0	521	483	7.9
Lower Mainland - Southwest	1,677	1,565	1,646	7.2	1.9	6,721	7,116	-5.6
Bankruptcies	1,271	1,151	1,249	10.4	1.8	5,059	5,637	-10.3
Proposals	406	414	397	-1.9	2.3	1,662	1,479	12.4

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2010	Q3 2010	Q4 2009	Q3 2010 to Q4 2010	Q4 2009 to Q4 2010	12-31-2010	12-31-2009	% Change
Thompson - Okanagan	512	444	437	15.3	17.2	1,925	1,897	1.5
Bankruptcies	351	325	346	8.0	1.4	1,402	1,573	-10.9
Proposals	161	119	91	35.3	76.9	523	324	61.4
Kootenay	100	114	103	-12.3	-2.9	421	413	1.9
Bankruptcies	74	77	77	-3.9	-3.9	306	339	-9.7
Proposals	26	37	26	-29.7	0.0	115	74	55.4
Cariboo	136	121	137	12.4	-0.7	588	654	-10.1
Bankruptcies	113	92	110	22.8	2.7	454	575	-21.0
Proposals	23	29	27	-20.7	-14.8	134	79	69.6
North Coast	42	37	30	13.5	40.0	158	139	13.7
Bankruptcies	36	33	24	9.1	50.0	133	121	9.9
Proposals	6	4	6	50.0	0.0	25	18	38.9
Nechako	34	29	23	17.2	47.8	131	96	36.5
Bankruptcies	24	27	19	-11.1	26.3	108	89	21.3
Proposals	10	2	4	400.0	150.0	23	7	228.6
Northeast	41	37	41	10.8	0.0	219	149	47.0
Bankruptcies	32	32	34	0.0	-5.9	172	125	37.6
Proposals	9	5	7	80.0	28.6	47	24	95.8
Northwest Territories	**8**	**7**	**5**	**14.3**	**60.0**	**43**	**47**	**-8.5**
Bankruptcies	**7**	**3**	**4**	**133.3**	**75.0**	**31**	**39**	**-20.5**
Proposals	**1**	**4**	**1**	**-75.0**	**0.0**	**12**	**8**	**50.0**
Yukon Territory	**15**	**7**	**13**	**114.3**	**15.4**	**39**	**44**	**-11.4**
Bankruptcies	**14**	**7**	**11**	**100.0**	**27.3**	**34**	**41**	**-17.1**
Proposals	**1**	**0**	**2**	**--**	**-50.0**	**5**	**3**	**66.7**
Nunavut	**3**	**0**	**3**	**--**	**0.0**	**4**	**9**	**-55.6**
Bankruptcies	**3**	**0**	**2**	**--**	**50.0**	**4**	**8**	**-50.0**
Proposals	**0**	**0**	**1**	**--**	**-100.0**	**0**	**1**	**-100.0**

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2010	Q3 2010	Q4 2009	Q3 2010 to Q4 2010	Q4 2009 to Q4 2010	12-31-2010	12-31-2009	% Change
Newfoundland and Labrador	**8**	**3**	**10**	**166.7**	**-20.0**	**23**	**34**	**-32.4**
Bankruptcies	**6**	**3**	**10**	**100.0**	**-40.0**	**21**	**33**	**-36.4**
Proposals	**2**	**0**	**0**	--	--	**2**	**1**	**100.0**
Avalon Peninsula	6	2	6	200.0	0.0	11	17	-35.3
Bankruptcies	4	2	6	100.0	-33.3	9	17	-47.1
Proposals	2	0	0	--	--	2	0	--
South Coast - Burin Peninsula	0	0	0	--	--	2	1	100.0
Bankruptcies	0	0	0	--	--	2	1	100.0
Proposals	0	0	0	--	--	0	0	--
West Coast - Northern Peninsula - Labrador	1	0	1	--	0.0	6	7	-14.3
Bankruptcies	1	0	1	--	0.0	6	7	-14.3
Proposals	0	0	0	--	--	0	0	--
Notre Dame - Central Bonavista Bay	1	1	3	0.0	-66.7	4	9	-55.6
Bankruptcies	1	1	3	0.0	-66.7	4	8	-50.0
Proposals	0	0	0	--	--	0	1	-100.0
Prince Edward Island	**9**	**5**	**5**	**80.0**	**80.0**	**22**	**31**	**-29.0**
Bankruptcies	**5**	**3**	**4**	**66.7**	**25.0**	**16**	**27**	**-40.7**
Proposals	**4**	**2**	**1**	**100.0**	**300.0**	**6**	**4**	**50.0**
Nova Scotia	**44**	**42**	**42**	**4.8**	**4.8**	**167**	**166**	**0.6**
Bankruptcies	**40**	**32**	**34**	**25.0**	**17.6**	**138**	**146**	**-5.5**
Proposals	**4**	**10**	**8**	**-60.0**	**-50.0**	**29**	**20**	**45.0**
Cape Breton	5	3	2	66.7	150.0	12	20	-40.0
Bankruptcies	5	2	0	150.0	--	11	15	-26.7
Proposals	0	1	2	-100.0	-100.0	1	5	-80.0
North Shore	2	3	8	-33.3	-75.0	16	25	-36.0
Bankruptcies	2	3	8	-33.3	-75.0	16	23	-30.4
Proposals	0	0	0	--	--	0	2	-100.0
Annapolis Valley	3	6	3	-50.0	0.0	22	21	4.8
Bankruptcies	2	5	3	-60.0	-33.3	20	20	0.0
Proposals	1	1	0	0.0	--	2	1	100.0
Southern	7	6	11	16.7	-36.4	16	21	-23.8
Bankruptcies	5	2	10	150.0	-50.0	10	19	-47.4
Proposals	2	4	1	-50.0	100.0	6	2	200.0
Halifax	27	23	17	17.4	58.8	102	80	27.5
Bankruptcies	26	19	12	36.8	116.7	82	70	17.1
Proposals	1	4	5	-75.0	-80.0	20	10	100.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2010	Q3 2010	Q4 2009	Q3 2010 to Q4 2010	Q4 2009 to Q4 2010	12-31-2010	12-31-2009	% Change
New Brunswick	**18**	**16**	**30**	**12.5**	**-40.0**	**83**	**132**	**-37.1**
Bankruptcies	**16**	**14**	**27**	**14.3**	**-40.7**	**70**	**101**	**-30.7**
Proposals	**2**	**2**	**3**	**0.0**	**-33.3**	**13**	**31**	**-58.1**
Campbellton - Miramichi	2	2	5	0.0	-60.0	21	28	-25.0
Bankruptcies	2	2	5	0.0	-60.0	19	23	-17.4
Proposals	0	0	0	--	--	2	5	-60.0
Moncton - Richibucto	11	10	10	10.0	10.0	32	28	14.3
Bankruptcies	10	9	10	11.1	0.0	30	23	30.4
Proposals	1	1	0	0.0	--	2	5	-60.0
Saint John - St.Stephen	2	3	2	-33.3	0.0	7	18	-61.1
Bankruptcies	1	2	1	-50.0	0.0	4	12	-66.7
Proposals	1	1	1	0.0	0.0	3	6	-50.0
Fredericton - Oromocto	2	1	3	100.0	-33.3	16	19	-15.8
Bankruptcies	2	1	2	100.0	0.0	10	13	-23.1
Proposals	0	0	1	--	-100.0	6	6	0.0
Edmundston - Woodstock	1	0	10	--	-90.0	6	39	-84.6
Bankruptcies	1	0	9	--	-88.9	6	30	-80.0
Proposals	0	0	1	--	-100.0	0	9	-100.0
Quebec	**516**	**449**	**609**	**14.9**	**-15.3**	**2,099**	**2,526**	**-16.9**
Bankruptcies	**406**	**321**	**435**	**26.5**	**-6.7**	**1,520**	**1,894**	**-19.7**
Proposals	**110**	**128**	**174**	**-14.1**	**-36.8**	**579**	**632**	**-8.4**
Gaspésie - Îles-de-la-Madeleine	5	5	1	0.0	400.0	16	9	77.8
Bankruptcies	4	4	1	0.0	300.0	12	7	71.4
Proposals	1	1	0	0.0	--	4	2	100.0
Bas-Saint-Laurent	13	5	7	160.0	85.7	45	55	-18.2
Bankruptcies	11	3	5	266.7	120.0	31	41	-24.4
Proposals	2	2	2	0.0	0.0	14	14	0.0
Capitale-Nationale	37	36	40	2.8	-7.5	151	190	-20.5
Bankruptcies	29	27	17	7.4	70.6	112	113	-0.9
Proposals	8	9	23	-11.1	-65.2	39	77	-49.4
Chaudière - Appalaches	19	19	25	0.0	-24.0	83	109	-23.9
Bankruptcies	18	11	23	63.6	-21.7	64	81	-21.0
Proposals	1	8	2	-87.5	-50.0	19	28	-32.1
Estrie	11	11	20	0.0	-45.0	54	104	-48.1
Bankruptcies	9	8	15	12.5	-40.0	40	85	-52.9
Proposals	2	3	5	-33.3	-60.0	14	19	-26.3
Centre-du-Québec	12	15	10	-20.0	20.0	55	46	19.6
Bankruptcies	10	9	4	11.1	150.0	39	32	21.9
Proposals	2	6	6	-66.7	-66.7	16	14	14.3

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2010	Q3 2010	Q4 2009	Q3 2010 to Q4 2010	Q4 2009 to Q4 2010	12-31-2010	12-31-2009	% Change
Montérégie	67	77	114	-13.0	-41.2	318	403	-21.1
Bankruptcies	48	57	87	-15.8	-44.8	231	311	-25.7
Proposals	19	20	27	-5.0	-29.6	87	92	-5.4
Montréal	164	145	197	13.1	-16.8	687	789	-12.9
Bankruptcies	132	107	140	23.4	-5.7	484	610	-20.7
Proposals	32	38	57	-15.8	-43.9	203	179	13.4
Laval	44	40	31	10.0	41.9	159	162	-1.9
Bankruptcies	32	23	18	39.1	77.8	107	122	-12.3
Proposals	12	17	13	-29.4	-7.7	52	40	30.0
Lanaudière	31	22	38	40.9	-18.4	124	144	-13.9
Bankruptcies	24	15	28	60.0	-14.3	94	107	-12.1
Proposals	7	7	10	0.0	-30.0	30	37	-18.9
Laurentides	59	28	53	110.7	11.3	182	213	-14.6
Bankruptcies	44	21	35	109.5	25.7	135	154	-12.3
Proposals	15	7	18	114.3	-16.7	47	59	-20.3
Outaouais	22	12	20	83.3	10.0	69	79	-12.7
Bankruptcies	19	8	12	137.5	58.3	50	52	-3.8
Proposals	3	4	8	-25.0	-62.5	19	27	-29.6
Abitibi - Témiscamingue	6	9	15	-33.3	-60.0	34	33	3.0
Bankruptcies	6	5	15	20.0	-60.0	29	31	-6.5
Proposals	0	4	0	-100.0	--	5	2	150.0
Mauricie	10	14	24	-28.6	-58.3	62	103	-39.8
Bankruptcies	8	14	22	-42.9	-63.6	44	76	-42.1
Proposals	2	0	2	--	0.0	18	27	-33.3
Saguenay - Lac-Saint-Jean	10	6	10	66.7	0.0	42	68	-38.2
Bankruptcies	8	5	10	60.0	-20.0	34	56	-39.3
Proposals	2	1	0	100.0	--	8	12	-33.3
Côte-Nord	2	2	1	0.0	100.0	10	16	-37.5
Bankruptcies	2	2	1	0.0	100.0	9	14	-35.7
Proposals	0	0	0	--	--	1	2	-50.0
Nord-du-Québec	2	1	0	100.0	--	6	3	100.0
Bankruptcies	1	1	0	0.0	--	5	3	66.7
Proposals	1	0	0	--	--	1	0	--
Ontario	**422**	**417**	**565**	**1.2**	**-25.3**	**1,860**	**2,559**	**-27.3**
Bankruptcies	**338**	**333**	**482**	**1.5**	**-29.9**	**1,533**	**2,208**	**-30.6**
Proposals	**84**	**84**	**83**	**0.0**	**1.2**	**327**	**351**	**-6.8**
Ottawa	22	35	50	-37.1	-56.0	161	233	-30.9
Bankruptcies	21	26	40	-19.2	-47.5	136	195	-30.3
Proposals	1	9	10	-88.9	-90.0	25	38	-34.2

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2010	Q3 2010	Q4 2009	Q3 2010 to Q4 2010	Q4 2009 to Q4 2010	12-31-2010	12-31-2009	% Change
Kingston - Pembroke	9	16	18	-43.8	-50.0	48	77	-37.7
Bankruptcies	9	15	14	-40.0	-35.7	43	68	-36.8
Proposals	0	1	4	-100.0	-100.0	5	9	-44.4
Muskoka - Kawarthas	5	8	17	-37.5	-70.6	34	55	-38.2
Bankruptcies	5	7	16	-28.6	-68.8	30	49	-38.8
Proposals	0	1	1	-100.0	-100.0	4	6	-33.3
Toronto	236	222	294	6.3	-19.7	981	1,322	-25.8
Bankruptcies	187	174	247	7.5	-24.3	790	1,120	-29.5
Proposals	49	48	47	2.1	4.3	191	202	-5.4
Kitchener - Waterloo - Barrie	41	34	47	20.6	-12.8	158	220	-28.2
Bankruptcies	34	28	40	21.4	-15.0	140	185	-24.3
Proposals	7	6	7	16.7	0.0	18	35	-48.6
Hamilton - Niagara Peninsula	56	46	67	21.7	-16.4	226	287	-21.3
Bankruptcies	43	36	61	19.4	-29.5	188	258	-27.1
Proposals	13	10	6	30.0	116.7	38	29	31.0
London	20	7	23	185.7	-13.0	60	90	-33.3
Bankruptcies	11	5	17	120.0	-35.3	46	75	-38.7
Proposals	9	2	6	350.0	50.0	14	15	-6.7
Windsor - Sarnia	12	18	11	-33.3	9.1	76	86	-11.6
Bankruptcies	11	14	11	-21.4	0.0	64	80	-20.0
Proposals	1	4	0	-75.0	--	12	6	100.0
Stratford - Bruce Peninsula	4	7	9	-42.9	-55.6	27	45	-40.0
Bankruptcies	4	7	8	-42.9	-50.0	23	41	-43.9
Proposals	0	0	1	--	-100.0	4	4	0.0
Northeast	15	15	14	6.7	14.3	64	97	-34.0
Bankruptcies	12	13	14	-7.7	-14.3	53	93	-43.0
Proposals	4	2	0	100.0	--	11	4	175.0
Northwest	0	8	13	-100.0	-100.0	25	46	-45.7
Bankruptcies	0	7	13	-100.0	-100.0	21	44	-52.3
Proposals	0	1	0	-100.0	--	4	2	100.0
Manitoba	**18**	**15**	**23**	**20.0**	**-21.7**	**78**	**88**	**-11.4**
Bankruptcies	**17**	**10**	**14**	**70.0**	**21.4**	**68**	**65**	**4.6**
Proposals	**1**	**5**	**9**	**-80.0**	**-88.9**	**10**	**23**	**-56.5**
Southeast	1	0	2	--	-50.0	3	6	-50.0
Bankruptcies	0	0	1	--	-100.0	2	5	-60.0
Proposals	1	0	1	--	0.0	1	1	0.0
South Central	3	1	1	200.0	200.0	7	2	250.0
Bankruptcies	3	1	1	200.0	200.0	7	2	250.0
Proposals	0	0	0	--	--	0	0	--

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2010	Q3 2010	Q4 2009	Q3 2010 to Q4 2010	Q4 2009 to Q4 2010	12-31-2010	12-31-2009	% Change
Southwest	4	3	5	33.3	-20.0	20	20	0.0
Bankruptcies	4	3	3	33.3	33.3	20	16	25.0
Proposals	0	0	2	--	-100.0	0	4	-100.0
North Central	1	0	2	--	-50.0	3	11	-72.7
Bankruptcies	1	0	2	--	-50.0	3	8	-62.5
Proposals	0	0	0	--	--	0	3	-100.0
Winnipeg	6	10	10	-40.0	-40.0	31	38	-18.4
Bankruptcies	6	6	4	0.0	50.0	23	23	0.0
Proposals	0	4	6	-100.0	-100.0	8	15	-46.7
Interlake	0	0	1	--	-100.0	6	3	100.0
Bankruptcies	0	0	1	--	-100.0	6	3	100.0
Proposals	0	0	0	--	--	0	0	--
Parklands	2	1	1	100.0	100.0	7	4	75.0
Bankruptcies	2	0	1	--	100.0	6	4	50.0
Proposals	0	1	0	-100.0	--	1	0	--
North	0	0	0	--	--	0	3	-100.0
Bankruptcies	0	0	0	--	--	0	3	-100.0
Proposals	0	0	0	--	--	0	0	--
Saskatchewan	**33**	**29**	**43**	**13.8**	**-23.3**	**144**	**219**	**-34.2**
Bankruptcies	**24**	**20**	**24**	**20.0**	**0.0**	**99**	**161**	**-38.5**
Proposals	**9**	**9**	**19**	**0.0**	**-52.6**	**45**	**58**	**-22.4**
Regina - Moose Mountain	8	10	13	-20.0	-38.5	48	73	-34.2
Bankruptcies	7	7	3	0.0	133.3	31	51	-39.2
Proposals	1	3	10	-66.7	-90.0	17	22	-22.7
Swift Current - Moose Jaw	5	3	9	66.7	-44.4	19	24	-20.8
Bankruptcies	3	1	4	200.0	-25.0	12	15	-20.0
Proposals	2	2	5	0.0	-60.0	7	9	-22.2
Saskatoon - Biggar	9	7	12	28.6	-25.0	41	53	-22.6
Bankruptcies	8	7	10	14.3	-20.0	35	45	-22.2
Proposals	1	0	2	--	-50.0	6	8	-25.0
Yorkton - Melville	6	4	3	50.0	100.0	13	23	-43.5
Bankruptcies	3	1	3	200.0	0.0	5	19	-73.7
Proposals	3	3	0	0.0	--	8	4	100.0
Prince Albert	2	5	5	-60.0	-60.0	20	39	-48.7
Bankruptcies	1	4	3	-75.0	-66.7	14	26	-46.2
Proposals	1	1	2	0.0	-50.0	6	13	-53.8
Northern	1	0	0	--	--	2	6	-66.7
Bankruptcies	1	0	0	--	--	2	5	-60.0
Proposals	0	0	0	--	--	0	1	-100.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2010	Q3 2010	Q4 2009	Q3 2010 to Q4 2010	Q4 2009 to Q4 2010	12-31-2010	12-31-2009	% Change
Alberta	**105**	**110**	**114**	**-4.5**	**-7.9**	**464**	**486**	**-4.5**
Bankruptcies	**87**	**91**	**97**	**-4.4**	**-10.3**	**378**	**405**	**-6.7**
Proposals	**18**	**19**	**17**	**-5.3**	**5.9**	**86**	**81**	**6.2**
Lethbridge - Medicine Hat	3	6	4	-50.0	-25.0	25	13	92.3
Bankruptcies	3	4	3	-25.0	0.0	20	11	81.8
Proposals	0	2	1	-100.0	-100.0	5	2	150.0
Camrose - Drumheller	2	2	8	0.0	-75.0	18	19	-5.3
Bankruptcies	2	1	8	100.0	-75.0	14	17	-17.6
Proposals	0	1	0	-100.0	--	4	2	100.0
Calgary	35	38	42	-7.9	-16.7	153	193	-20.7
Bankruptcies	29	35	39	-17.1	-25.6	131	159	-17.6
Proposals	6	3	3	100.0	100.0	22	34	-35.3
Banff - Jasper - Rocky Mountain House	4	1	4	300.0	0.0	12	10	20.0
Bankruptcies	3	1	4	200.0	-25.0	11	9	22.2
Proposals	1	0	0	--	--	1	1	0.0
Red Deer	14	11	12	27.3	16.7	42	35	20.0
Bankruptcies	13	10	10	30.0	30.0	38	31	22.6
Proposals	1	1	2	0.0	-50.0	4	4	0.0
Edmonton	25	30	27	-16.7	-7.4	127	115	10.4
Bankruptcies	23	24	18	-4.2	27.8	103	86	19.8
Proposals	2	6	9	-66.7	-77.8	24	29	-17.2
Athabasca - Grande Prairie - Peace River	15	17	14	-11.8	7.1	66	68	-2.9
Bankruptcies	12	12	12	0.0	0.0	50	62	-19.4
Proposals	3	5	2	-40.0	50.0	16	6	166.7
Wood Buffalo - Cold Lake	7	3	3	133.3	133.3	19	32	-40.6
Bankruptcies	2	3	3	-33.3	-33.3	10	29	-65.5
Proposals	5	0	0	--	--	9	3	200.0
British Columbia	**56**	**63**	**82**	**-11.1**	**-31.7**	**283**	**485**	**-41.6**
Bankruptcies	**47**	**50**	**66**	**-6.0**	**-28.8**	**229**	**380**	**-39.7**
Proposals	**9**	**13**	**16**	**-30.8**	**-43.8**	**54**	**105**	**-48.6**
Vancouver Island and Coast	17	14	10	21.4	70.0	50	94	-46.8
Bankruptcies	16	10	5	60.0	220.0	40	49	-18.4
Proposals	1	4	5	-75.0	-80.0	10	45	-77.8
Lower Mainland - Southwest	30	33	52	-9.1	-42.3	162	247	-34.4
Bankruptcies	22	26	46	-15.4	-52.2	127	205	-38.0
Proposals	8	7	6	14.3	33.3	35	42	-16.7

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2010	Q3 2010	Q4 2009	Q3 2010 to Q4 2010	Q4 2009 to Q4 2010	12-31-2010	12-31-2009	% Change
Thompson - Okanagan	7	9	11	-22.2	-36.4	45	71	-36.6
Bankruptcies	7	8	10	-12.5	-30.0	42	67	-37.3
Proposals	0	1	1	-100.0	-100.0	3	4	-25.0
Kootenay	2	3	0	-33.3	--	8	13	-38.5
Bankruptcies	2	2	0	0.0	--	7	9	-22.2
Proposals	0	1	0	-100.0	--	1	4	-75.0
Cariboo	0	1	2	-100.0	-100.0	8	45	-82.2
Bankruptcies	0	1	0	-100.0	--	3	36	-91.7
Proposals	0	0	2	--	-100.0	5	9	-44.4
North Coast	0	0	1	--	-100.0	0	6	-100.0
Bankruptcies	0	0	1	--	-100.0	0	6	-100.0
Proposals	0	0	0	--	--	0	0	--
Nechako	0	0	1	--	-100.0	4	4	0.0
Bankruptcies	0	0	1	--	-100.0	4	4	0.0
Proposals	0	0	0	--	--	0	0	--
Northeast	0	2	4	-100.0	-100.0	5	6	-16.7
Bankruptcies	0	2	3	-100.0	-100.0	5	4	25.0
Proposals	0	0	1	--	-100.0	0	2	-100.0
Northwest Territories	**0**	**1**	**0**	**-100.0**	**--**	**1**	**0**	**--**
Bankruptcies	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**
Proposals	**0**	**1**	**0**	**-100.0**	**--**	**1**	**0**	**--**
Yukon Territory	**1**	**0**	**2**	**--**	**-50.0**	**2**	**2**	**0.0**
Bankruptcies	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**
Proposals	**1**	**0**	**2**	**--**	**-50.0**	**2**	**2**	**0.0**
Nunavut	**0**	**0**	**0**	**--**	**--**	**0**	**1**	**-100.0**
Bankruptcies	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**
Proposals	**0**	**0**	**0**	**--**	**--**	**0**	**1**	**-100.0**

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2010	Q3 2010	Q4 2009	Q3 2010 to Q4 2010	Q4 2009 to Q4 2010	12-31-2010	12-31-2009	% Change
St. John's	**N.L.**	**180**	**173**	**165**	**4.0**	**9.1**	**775**	**794**	**-2.4**
Bankruptcies		169	156	148	8.3	14.2	725	736	-1.5
Proposals		11	17	17	-35.3	-35.3	50	58	-13.8
Halifax	**N.S.**	**467**	**421**	**468**	**10.9**	**-0.2**	**1,807**	**1,922**	**-6.0**
Bankruptcies		385	354	385	8.8	0.0	1,503	1,674	-10.2
Proposals		82	67	83	22.4	-1.2	304	248	22.6
Moncton	**N.B.**	**177**	**197**	**194**	**-10.2**	**-8.8**	**730**	**834**	**-12.5**
Bankruptcies		140	158	146	-11.4	-4.1	598	703	-14.9
Proposals		37	39	48	-5.1	-22.9	132	131	0.8
Saint John	**N.B.**	**149**	**171**	**117**	**-12.9**	**27.4**	**624**	**572**	**9.1**
Bankruptcies		124	140	91	-11.4	36.3	525	464	13.1
Proposals		25	31	26	-19.4	-3.8	99	108	-8.3
Saguenay	**Que.**	**154**	**142**	**167**	**8.5**	**-7.8**	**649**	**771**	**-15.8**
Bankruptcies		112	115	143	-2.6	-21.7	512	667	-23.2
Proposals		42	27	24	55.6	75.0	137	104	31.7
Québec	**Que.**	**661**	**581**	**651**	**13.8**	**1.5**	**2,484**	**2,845**	**-12.7**
Bankruptcies		537	456	518	17.8	3.7	1,956	2,469	-20.8
Proposals		124	125	133	-0.8	-6.8	528	376	40.4
Sherbrooke	**Que.**	**205**	**217**	**213**	**-5.5**	**-3.8**	**855**	**959**	**-10.8**
Bankruptcies		183	180	176	1.7	4.0	718	856	-16.1
Proposals		22	37	37	-40.5	-40.5	137	103	33.0
Trois-Rivières	**Que.**	**169**	**144**	**198**	**17.4**	**-14.6**	**627**	**789**	**-20.5**
Bankruptcies		141	113	158	24.8	-10.8	515	669	-23.0
Proposals		28	31	40	-9.7	-30.0	112	120	-6.7
Montréal	**Que.**	**4,792**	**4,692**	**4,773**	**2.1**	**0.4**	**19,663**	**21,114**	**-6.9**
Bankruptcies		3,467	3,440	3,465	0.8	0.1	14,246	16,770	-15.1
Proposals		1,325	1,252	1,308	5.8	1.3	5,417	4,344	24.7
Ottawa - Gatineau	**Ont./ Que.**	**1,144**	**1,087**	**1,162**	**5.2**	**-1.5**	**4,425**	**5,438**	**-18.6**
Bankruptcies		744	702	837	6.0	-11.1	2,950	4,130	-28.6
Proposals		400	385	325	3.9	23.1	1,475	1,308	12.8
Kingston	**Ont.**	**147**	**149**	**161**	**-1.3**	**-8.7**	**635**	**758**	**-16.2**
Bankruptcies		75	92	130	-18.5	-42.3	404	646	-37.5
Proposals		72	57	31	26.3	132.3	231	112	106.3
Peterborough	**Ont.**	**96**	**142**	**110**	**-32.4**	**-12.7**	**464**	**480**	**-3.3**
Bankruptcies		71	84	64	-15.5	10.9	305	351	-13.1
Proposals		25	58	46	-56.9	-45.7	159	129	23.3
Oshawa	**Ont.**	**464**	**460**	**496**	**0.9**	**-6.5**	**1,944**	**2,205**	**-11.8**
Bankruptcies		224	236	255	-5.1	-12.2	952	1,330	-28.4
Proposals		240	224	241	7.1	-0.4	992	875	13.4

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2010	Q3 2010	Q4 2009	Q3 2010 to Q4 2010	Q4 2009 to Q4 2010	12-31-2010	12-31-2009	% Change
Toronto	**Ont.**	**5,588**	**5,273**	**6,293**	**6.0**	**-11.2**	**22,562**	**25,653**	**-12.0**
Bankruptcies		2,604	2,541	3,347	2.5	-22.2	10,996	15,423	-28.7
Proposals		2,984	2,732	2,946	9.2	1.3	11,566	10,230	13.1
Hamilton	**Ont.**	**903**	**813**	**934**	**11.1**	**-3.3**	**3,412**	**3,875**	**-11.9**
Bankruptcies		474	466	634	1.7	-25.2	1,973	2,737	-27.9
Proposals		429	347	300	23.6	43.0	1,439	1,138	26.4
St. Catharines - Niagara	**Ont.**	**543**	**546**	**598**	**-0.5**	**-9.2**	**2,127**	**2,440**	**-12.8**
Bankruptcies		302	328	385	-7.9	-21.6	1,314	1,736	-24.3
Proposals		241	218	213	10.6	13.1	813	704	15.5
Kitchener	**Ont.**	**549**	**504**	**654**	**8.9**	**-16.1**	**2,149**	**2,736**	**-21.5**
Bankruptcies		330	314	438	5.1	-24.7	1,344	1,974	-31.9
Proposals		219	190	216	15.3	1.4	805	762	5.6
Brantford	**Ont.**	**142**	**159**	**223**	**-10.7**	**-36.3**	**659**	**822**	**-19.8**
Bankruptcies		77	94	154	-18.1	-50.0	399	583	-31.6
Proposals		65	65	69	0.0	-5.8	260	239	8.8
Guelph	**Ont.**	**134**	**140**	**153**	**-4.3**	**-12.4**	**532**	**734**	**-27.5**
Bankruptcies		74	77	108	-3.9	-31.5	301	509	-40.9
Proposals		60	63	45	-4.8	33.3	231	225	2.7
London	**Ont.**	**736**	**763**	**708**	**-3.5**	**4.0**	**2,848**	**3,205**	**-11.1**
Bankruptcies		468	528	527	-11.4	-11.2	1,962	2,565	-23.5
Proposals		268	235	181	14.0	48.1	886	640	38.4
Windsor	**Ont.**	**486**	**471**	**584**	**3.2**	**-16.8**	**1,916**	**2,676**	**-28.4**
Bankruptcies		332	317	408	4.7	-18.6	1,304	2,117	-38.4
Proposals		154	154	176	0.0	-12.5	612	559	9.5
Barrie	**Ont.**	**259**	**297**	**299**	**-12.8**	**-13.4**	**1,111**	**1,306**	**-14.9**
Bankruptcies		130	184	188	-29.3	-30.9	611	885	-31.0
Proposals		129	113	111	14.2	16.2	500	421	18.8
Greater Sudbury	**Ont.**	**199**	**205**	**246**	**-2.9**	**-19.1**	**841**	**1,059**	**-20.6**
Bankruptcies		140	151	196	-7.3	-28.6	628	876	-28.3
Proposals		59	54	50	9.3	18.0	213	183	16.4
Thunder Bay	**Ont.**	**105**	**104**	**129**	**1.0**	**-18.6**	**452**	**600**	**-24.7**
Bankruptcies		66	87	106	-24.1	-37.7	356	493	-27.8
Proposals		39	17	23	129.4	69.6	96	107	-10.3
Winnipeg	**Man.**	**420**	**412**	**490**	**1.9**	**-14.3**	**1,699**	**2,038**	**-16.6**
Bankruptcies		330	306	381	7.8	-13.4	1,301	1,614	-19.4
Proposals		90	106	109	-15.1	-17.4	398	424	-6.1
Regina	**Sask.**	**117**	**128**	**106**	**-8.6**	**10.4**	**505**	**527**	**-4.2**
Bankruptcies		70	70	54	0.0	29.6	291	353	-17.6
Proposals		47	58	52	-19.0	-9.6	214	174	23.0

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2010	Q3 2010	Q4 2009	Q3 2010 to Q4 2010	Q4 2009 to Q4 2010	12-31-2010	12-31-2009	% Change
Saskatoon	**Sask.**	**127**	**152**	**153**	**-16.4**	**-17.0**	**604**	**596**	**1.3**
Bankruptcies		84	101	101	-16.8	-16.8	406	425	-4.5
Proposals		43	51	52	-15.7	-17.3	198	171	15.8
Calgary	**Alta.**	**803**	**858**	**752**	**-6.4**	**6.8**	**3,426**	**3,755**	**-8.8**
Bankruptcies		631	686	568	-8.0	11.1	2,688	3,128	-14.1
Proposals		172	172	184	0.0	-6.5	738	627	17.7
Edmonton	**Alta.**	**878**	**930**	**840**	**-5.6**	**4.5**	**3,610**	**3,860**	**-6.5**
Bankruptcies		579	646	603	-10.4	-4.0	2,527	3,045	-17.0
Proposals		299	284	237	5.3	26.2	1,083	815	32.9
Kelowna	**B.C.**	**182**	**166**	**168**	**9.6**	**8.3**	**737**	**774**	**-4.8**
Bankruptcies		124	126	139	-1.6	-10.8	533	631	-15.5
Proposals		58	40	29	45.0	100.0	204	143	42.7
Abbotsford	**B.C.**	**133**	**107**	**115**	**24.3**	**15.7**	**506**	**497**	**1.8**
Bankruptcies		101	77	102	31.2	-1.0	380	408	-6.9
Proposals		32	30	13	6.7	146.2	126	89	41.6
Vancouver	**B.C.**	**1,366**	**1,273**	**1,372**	**7.3**	**-0.4**	**5,506**	**5,985**	**-8.0**
Bankruptcies		1,030	927	1,011	11.1	1.9	4,119	4,686	-12.1
Proposals		336	346	361	-2.9	-6.9	1,387	1,299	6.8
Victoria	**B.C.**	**306**	**261**	**237**	**17.2**	**29.1**	**1,132**	**1,141**	**-0.8**
Bankruptcies		238	205	176	16.1	35.2	892	926	-3.7
Proposals		68	56	61	21.4	11.5	240	215	11.6

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2010	Q3 2010	Q4 2009	Q3 2010 to Q4 2010	Q4 2009 to Q4 2010	12-31-2010	12-31-2009	% Change
St. John's	**N.L.**	**0**	**1**	**3**	**-100.0**	**-100.0**	**4**	**11**	**-63.6**
Bankruptcies		0	1	3	-100.0	-100.0	4	11	-63.6
Proposals		0	0	0	--	--	0	0	--
Halifax	**N.S.**	**24**	**22**	**16**	**9.1**	**50.0**	**94**	**76**	**23.7**
Bankruptcies		23	18	11	27.8	109.1	77	66	16.7
Proposals		1	4	5	-75.0	-80.0	17	10	70.0
Moncton	**N.B.**	**10**	**9**	**6**	**11.1**	**66.7**	**25**	**16**	**56.3**
Bankruptcies		9	8	6	12.5	50.0	23	13	76.9
Proposals		1	1	0	0.0	--	2	3	-33.3
Saint John	**N.B.**	**0**	**3**	**2**	**-100.0**	**-100.0**	**4**	**12**	**-66.7**
Bankruptcies		0	2	1	-100.0	-100.0	3	6	-50.0
Proposals		0	1	1	-100.0	-100.0	1	6	-83.3
Saguenay	**Que.**	**4**	**3**	**6**	**33.3**	**-33.3**	**20**	**22**	**-9.1**
Bankruptcies		2	3	6	-33.3	-66.7	15	17	-11.8
Proposals		2	0	0	--	--	5	5	0.0
Québec	**Que.**	**38**	**39**	**45**	**-2.6**	**-15.6**	**163**	**203**	**-19.7**
Bankruptcies		31	27	26	14.8	19.2	124	126	-1.6
Proposals		7	12	19	-41.7	-63.2	39	77	-49.4
Sherbrooke	**Que.**	**5**	**5**	**13**	**0.0**	**-61.5**	**28**	**52**	**-46.2**
Bankruptcies		3	4	10	-25.0	-70.0	21	44	-52.3
Proposals		2	1	3	100.0	-33.3	7	8	-12.5
Trois-Rivières	**Que.**	**9**	**4**	**13**	**125.0**	**-30.8**	**34**	**54**	**-37.0**
Bankruptcies		7	3	12	133.3	-41.7	20	40	-50.0
Proposals		2	1	1	100.0	100.0	14	14	0.0
Montréal	**Que.**	**300**	**271**	**368**	**10.7**	**-18.5**	**1,224**	**1,434**	**-14.6**
Bankruptcies		233	191	258	22.0	-9.7	875	1,095	-20.1
Proposals		67	80	110	-16.3	-39.1	349	339	2.9
Ottawa - Gatineau	**Ont./ Que.**	**26**	**36**	**56**	**-27.8**	**-53.6**	**158**	**233**	**-32.2**
Bankruptcies		24	25	41	-4.0	-41.5	124	178	-30.3
Proposals		2	11	15	-81.8	-86.7	34	55	-38.2
Kingston	**Ont.**	**2**	**6**	**5**	**-66.7**	**-60.0**	**16**	**30**	**-46.7**
Bankruptcies		2	6	4	-66.7	-50.0	15	27	-44.4
Proposals		0	0	1	--	-100.0	1	3	-66.7
Peterborough	**Ont.**	**0**	**1**	**4**	**-100.0**	**-100.0**	**1**	**9**	**-88.9**
Bankruptcies		0	1	4	-100.0	-100.0	1	8	-87.5
Proposals		0	0	0	--	--	0	1	-100.0
Oshawa	**Ont.**	**9**	**16**	**18**	**-43.8**	**-50.0**	**62**	**86**	**-27.9**
Bankruptcies		9	13	18	-30.8	-50.0	54	81	-33.3
Proposals		0	3	0	-100.0	--	8	5	60.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2010	Q3 2010	Q4 2009	Q3 2010 to Q4 2010	Q4 2009 to Q4 2010	12-31-2010	12-31-2009	% Change
Toronto	**Ont.**	**225**	**198**	**270**	**13.6**	**-16.7**	**899**	**1,217**	**-26.1**
Bankruptcies		174	153	224	13.7	-22.3	714	1,023	-30.2
Proposals		51	45	46	13.3	10.9	185	194	-4.6
Hamilton	**Ont.**	**29**	**22**	**28**	**31.8**	**3.6**	**110**	**139**	**-20.9**
Bankruptcies		22	17	26	29.4	-15.4	91	126	-27.8
Proposals		7	5	2	40.0	250.0	19	13	46.2
St. Catharines - Niagara	**Ont.**	**15**	**14**	**16**	**7.1**	**-6.3**	**77**	**88**	**-12.5**
Bankruptcies		13	11	15	18.2	-13.3	66	78	-15.4
Proposals		2	3	1	-33.3	100.0	11	10	10.0
Kitchener	**Ont.**	**8**	**9**	**17**	**-11.1**	**-52.9**	**48**	**90**	**-46.7**
Bankruptcies		7	7	13	0.0	-46.2	41	72	-43.1
Proposals		1	2	4	-50.0	-75.0	7	18	-61.1
Brantford	**Ont.**	**6**	**5**	**10**	**20.0**	**-40.0**	**20**	**31**	**-35.5**
Bankruptcies		5	4	9	25.0	-44.4	16	26	-38.5
Proposals		1	1	1	0.0	0.0	4	5	-20.0
Guelph	**Ont.**	**1**	**0**	**5**	**--**	**-80.0**	**9**	**24**	**-62.5**
Bankruptcies		1	0	5	--	-80.0	9	21	-57.1
Proposals		0	0	0	--	--	0	3	-100.0
London	**Ont.**	**16**	**5**	**21**	**220.0**	**-23.8**	**44**	**67**	**-34.3**
Bankruptcies		9	3	16	200.0	-43.8	33	56	-41.1
Proposals		7	2	5	250.0	40.0	11	11	0.0
Windsor	**Ont.**	**4**	**14**	**8**	**-71.4**	**-50.0**	**38**	**44**	**-13.6**
Bankruptcies		4	11	8	-63.6	-50.0	33	43	-23.3
Proposals		0	3	0	-100.0	--	5	1	400.0
Barrie	**Ont.**	**15**	**8**	**6**	**87.5**	**150.0**	**35**	**31**	**12.9**
Bankruptcies		12	6	4	100.0	200.0	30	25	20.0
Proposals		3	2	2	50.0	50.0	5	6	-16.7
Greater Sudbury	**Ont.**	**1**	**2**	**2**	**-50.0**	**-50.0**	**7**	**22**	**-68.2**
Bankruptcies		1	2	2	-50.0	-50.0	7	20	-65.0
Proposals		0	0	0	--	--	0	2	-100.0
Thunder Bay	**Ont.**	**0**	**4**	**12**	**-100.0**	**-100.0**	**11**	**27**	**-59.3**
Bankruptcies		0	3	12	-100.0	-100.0	8	26	-69.2
Proposals		0	1	0	-100.0	--	3	1	200.0
Winnipeg	**Man.**	**7**	**10**	**10**	**-30.0**	**-30.0**	**34**	**38**	**-10.5**
Bankruptcies		7	6	4	16.7	75.0	26	24	8.3
Proposals		0	4	6	-100.0	-100.0	8	14	-42.9
Regina	**Sask.**	**7**	**7**	**6**	**0.0**	**16.7**	**38**	**50**	**-24.0**
Bankruptcies		6	4	1	50.0	500.0	24	37	-35.1
Proposals		1	3	5	-66.7	-80.0	14	13	7.7

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2010	Q3 2010	Q4 2009	Q3 2010 to Q4 2010	Q4 2009 to Q4 2010	12-31-2010	12-31-2009	% Change
Saskatoon	**Sask.**	**8**	**3**	**11**	**166.7**	**-27.3**	**30**	**42**	**-28.6**
Bankruptcies		7	3	9	133.3	-22.2	24	35	-31.4
Proposals		1	0	2	--	-50.0	6	7	-14.3
Calgary	**Alta.**	**30**	**36**	**37**	**-16.7**	**-18.9**	**137**	**178**	**-23.0**
Bankruptcies		24	33	35	-27.3	-31.4	116	147	-21.1
Proposals		6	3	2	100.0	200.0	21	31	-32.3
Edmonton	**Alta.**	**24**	**28**	**25**	**-14.3**	**-4.0**	**116**	**108**	**7.4**
Bankruptcies		22	22	17	0.0	29.4	93	81	14.8
Proposals		2	6	8	-66.7	-75.0	23	27	-14.8
Kelowna	**B.C.**	**5**	**3**	**4**	**66.7**	**25.0**	**21**	**21**	**0.0**
Bankruptcies		5	2	3	150.0	66.7	18	20	-10.0
Proposals		0	1	1	-100.0	-100.0	3	1	200.0
Abbotsford	**B.C.**	**1**	**2**	**5**	**-50.0**	**-80.0**	**9**	**11**	**-18.2**
Bankruptcies		1	2	5	-50.0	-80.0	9	10	-10.0
Proposals		0	0	0	--	--	0	1	-100.0
Vancouver	**B.C.**	**26**	**28**	**43**	**-7.1**	**-39.5**	**137**	**218**	**-37.2**
Bankruptcies		17	21	39	-19.0	-56.4	104	182	-42.9
Proposals		9	7	4	28.6	125.0	33	36	-8.3
Victoria	**B.C.**	**11**	**3**	**4**	**266.7**	**175.0**	**27**	**59**	**-54.2**
Bankruptcies		10	3	3	233.3	233.3	23	26	-11.5
Proposals		1	0	1	--	0.0	4	33	-87.9